

Michigan Health Insurance Rate Change Requests for 2016

Small Group Policies (AS FILED - NOT APPROVED)

The Department of Insurance and Financial Services (DIFS) performs reviews on premium rates filed by insurance companies and health maintenance organizations (HMOs) for individual and small group policyholders. Below is a listing of carriers in Michigan who have requested to change rates in the **SMALL GROUP** market effective January 1, 2016. You may obtain more information about each filing by visiting DIFS' rate filings portal at <https://filingaccess.serff.com/sfa/home/MI>. You may also send comments about a particular filing to DIFS by either clicking the link next to each filing or emailing directly to HealthRateComments@michigan.gov prior to June 30.

Important Note: As rate changes vary by plan, geographic area, and tobacco status, individuals may experience rate changes different from the annualized change. Individual employee premiums will also be affected by the amount the employer contributes to the total premium.

Issuer Name	Participating in Federally Facilitated Marketplace	Requested Rate Change (Annualized)	Products with Rate Increases Exceeding 10%	Number of Affected Individuals	Total Available Plans (On/Off Marketplace)	SERFF Tracking Number	CMS Issuer ID (HIOS)	Link to Submit Public Comment
Alliance Health and Life Insurance Company	No	-1.8%	None	10,005	22	HALP-130015746	67577	Email Comment
Blue Care Network of Michigan	Yes	-1.6%	None	74,794	129	BCNT-130012355	98185	Email Comment
Blue Cross Blue Shield of Michigan	Yes	1.7%	None	150,737	93	BBMI-130004855	15560	Email Comment
Consumers Mutual Insurance of Michigan	Yes	8.7%	None	9,504	29	CMIM-130001431	41895	Email Comment
Federated Mutual Insurance Company	No	new	None	8,829	62	FEMC-130003485	82649	Email Comment
Grand Valley Health Plan	No	3.2%	None	305	24	GVHP-130008924	36622	Email Comment
Health Alliance Plan	No	-5.3%	None	3,679	31	HALP-130015865	37651	Email Comment
Healthplus of Michigan, Inc.	No	0.0%	None	825	9	HPMC-129949389	13667	Email Comment
Humana Insurance Company	No	0.8%	None	931	35	HUMA-129949019	62294	Email Comment
McLaren Health Plan Community	Yes	9.9%	None	2,234	3	MCLH-130012884	74917	Email Comment
Nippon Life Insurance Company of America	No	3.2%	None	353	54	TTPF-130079991	59140	Email Comment
Physicians Health Plan	No	3.7%	None	1,627	36	PHPM-130000769	60829	Email Comment
Priority Health	No	-2.1%	None	18,034	70	PRHL-129977242	29698	Email Comment
Priority Health Insurance Company	No	-8.3%	None	2,059	17	PRHL-129977268	29241	Email Comment
Time Insurance Company	No	0.0% (+2.0%)*	None	278	20	ASPC-130020483	89029	Email Comment
Total Health Care USA	Yes	1.4%	None	7,207	13	THCI-130005846	67183	Email Comment
UnitedHealthcare Insurance Company	Yes	-5.0%	None	50,029	48	UHLC-129981416	63631	Email Comment
				341,430	695			

*Issuer replaced all existing 2015 plans with new plans. Amount in parentheses represents the expected premium increase or decrease moving from existing to new plans.

Definitions

Requested Rate Change (Annualized)	Effective rate change for the average policyholder in 2015, reflecting the expected distribution of policyholders by plan, age, geographic area, tobacco status, and plan effective date. (Source: Issuer's Unified Rate Review Template)
Products with Rate Increases Exceeding 10%	Plans with rate increases exceeding 10% are subject to additional rate review and disclosures. (Source: Issuer's Unified Rate Review Template)
Number of Affected Individuals	Estimate provided by issuer of the number of individuals impacted by the rate change. (Source: Issuer's Unified Rate Review Template)
Total Proposed Plans (On/Off Marketplace)	Number of plans proposed to be offered by the Issuer.
SERFF Tracking Number	Filing number assigned to the rate increase request made within the NAIC's SERFF filing system.
CMS Issuer (HIOS) ID	Issuer's identification number assigned by the Center for Medicare and Medicaid Services.

Updated: 5/29/2015